Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 1 of 49

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
			United No			ruptcy of Illino					Vo	luntary Petition
Name of D McGee,	,	ividual, ent	er Last, First	, Middle):					ebtor (Spouse iee, May E.		, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  FKA May E. Jones						
Last four di	one, state all)	Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E	(if mo	our digits ore than one, s	state all)	r Individual-	Taxpayer I	I.D. (ITIN) No./Complete EIN
Street Addr	ess of Debto uth Willian	,	Street, City,	and State)		ZIP Code	Stree 31 W	Address of	f Joint Debtor <b>Williams S</b>		reet, City,	ZIP Code
County of F		of the Prin	cipal Place o	of Business	s:	60559		ty of Reside	ence or of the	Principal Pl	ace of Bus	60559 iness:
		otor (if diffe	erent from str	eet addres	ss):			. •	of Joint Debt	tor (if differe	nt from str	reet address):
					_	ZIP Code	:					ZIP Code
	Principal A from street		siness Debtorove):	r								I
See Exh  Corpora Partners Other (I	(Form of O (Check nal (includes ibit D on pa	ge 2 of this es LLC and one of the a	form. LLP) bove entities,	Sing in 1 Rail Stoo	(Checl lth Care Bu gle Asset R 1 U.S.C. § froad ckbroker nmodity Br aring Bank er  Tax-Exe (Check bo)	eal Estate as 101 (51B)	s defined		the 1 ter 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 hapter 15 hapter 15 hapter 15 hapter 15 hapter 15 hapter 16 hapter be of Debts	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
				und Cod	er Title 26	of the Unite	d States e Code).	"incuri a perso	red by an indivi onal, family, or	idual primarily household pu	rpose."	cusiness decisi
☐ Filing F attach si is unable ☐ Filing F	igned applicate to pay fee been been been to be	hed  I in installmation for the except in inquested (ap	nents (applicate court's constallments. I oplicable to ce court's constallments.	able to inc sideration Rule 1006 hapter 7 in	certifying t (b). See Offi ndividuals	hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	ncontingent l are less that tith this petition were solici	s defined in or as defined in \$2,190,0 ion.	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00.  ition from one or more S.C. § 1126(b).
☐ Debtor 6	estimates tha	t funds will it, after any	ation  I be available exempt proper for distribut	erty is ex	cluded and	administrat			<u> </u>			FOR COURT USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  \$0 to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main

Document Page 2 of 49

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition McGee, Earlis (This page must be completed and filed in every case) Jones-McGee, May E. All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Ernesto D. Borges, Jr.</u> October 20, 2008 Signature of Attorney for Debtor(s) (Date) Ernesto D. Borges, Jr. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

### B1 (Official Form 1)(1/08) **Voluntary Petition**

(This page must be completed and filed in every case)

### Name of Debtor(s):

McGee, Earlis

Jones-McGee, May E.

### **Signatures**

I declare under penalty of perjury that the information provided in this petition is true and correct.

Signature(s) of Debtor(s) (Individual/Joint)

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

Page 3

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Joint Debtor May E. Jones-McGee

Telephone Number (If not represented by attorney)

October 20, 2008

X /s/ May E. Jones-McGee

X /s/ Earlis McGee

Date

### Signature of Attorney\*

### X /s/ Ernesto D. Borges, Jr.

Signature of Attorney for Debtor(s)

Signature of Debtor Earlis McGee

### Ernesto D. Borges, Jr. 6189298

Printed Name of Attorney for Debtor(s)

### The Law Offices of Ernesto D, Borges, Jr. P.C.

Firm Name

105 West Madison 23rd Floor Chicago, IL 60602

Address

### Email: notice@bill-busters.com

312/853-0200 Fax: 312/853-3130

Telephone Number

### October 20, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_	_	
•	/	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 4 of 49

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Infinois		
In re	Earlis McGee May E. Jones-McGee		Case No.	
111 10	<b>,</b>	Debtor(s)	Chapter	7
		L DEBTOR'S STATEMENT T COUNSELING REQUIRE		ANCE WITH
can d credi anoth	Warning: You must be able to eseling listed below. If you cannot lismiss any case you do file. If that tors will be able to resume collection bankruptcy case later, you make steps to stop creditors' collection	do so, you are not eligible to fit happens, you will lose whate ion activities against you. If you be required to pay a second	ile a bankrup ver filing fee our case is dis	tcy case, and the court you paid, and your smissed and you file
and fi	Every individual debtor must file ile a separate Exhibit D. Check one			
oppoi a cert	■ 1. Within the 180 days <b>befor</b> e seling agency approved by the Unite tunities for available credit counsel ificate from the agency describing to a debt repayment plan developed the	ed States trustee or bankruptcy a ling and assisted me in performi he services provided to me. <i>Atta</i>	dministrator t	hat outlined the udget analysis, and I have
oppor not ha certif	□ 2. Within the 180 days <b>before</b> seling agency approved by the Unite stunities for available credit counsel ave a certificate from the agency describing the oped through the agency no later the	ed States trustee or bankruptcy a ling and assisted me in performi scribing the services provided to e services provided to you and o	idministrator tong a related by me. You must copy of any of	hat outlined the udget analysis, but I do tile a copy of a lebt repayment plan

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances

obtain the services during the five days from the time I made my request, and the following exigent

here.] \_\_\_\_

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 5 of 49

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Earlis McGee Earlis McGee
Date: October 20, 2008

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 6 of 49

Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

	Northern District of Illinois		
Earlis McGee In re May E. Jones-McGee		Case No.	
may E. Cones modes	Debtor(s)	Chapter	7
	L DEBTOR'S STATEMENT OF COUNSELING REQUIRES		ANCE WITH
Warning: You must be able to counseling listed below. If you cannot can dismiss any case you do file. If that creditors will be able to resume collection another bankruptcy case later, you may extra steps to stop creditors' collection	do so, you are not eligible to fit happens, you will lose whate ion activities against you. If you be required to pay a second	le a bankrup ver filing fee our case is dis	tcy case, and the court you paid, and your smissed and you file
Every individual debtor must file a and file a separate Exhibit D. Check one	v v 1	v	•
1. Within the 180 days <b>before</b> counseling agency approved by the United opportunities for available credit counseling a certificate from the agency describing the of any debt repayment plan developed that	ing and assisted me in performing the services provided to me. <i>Atta</i>	dministrator tong a related by	hat outlined the udget analysis, and I have
☐ 2. Within the 180 days <b>before</b> counseling agency approved by the United opportunities for available credit counseling not have a certificate from the agency describing the developed through the agency no later that	d States trustee or bankruptcy a ing and assisted me in performi scribing the services provided to experience services provided to you and a	dministrator tong a related by me. You must copy of any to	hat outlined the udget analysis, but I do at file a copy of a debt repayment plan
☐ 3. I certify that I requested cred obtain the services during the five days fr	· ·	11	•

circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances

here.] \_\_\_\_

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 7 of 49

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
· · · · · · · · · · · · · · · · · ·
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ May E. Jones-McGee May E. Jones-McGee
Date: October 20, 2008

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 8 of 49

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Earlis McGee,		Case No		
	May E. Jones-McGee				
		Debtors	Chapter	7	
			•		

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	200,000.00		
B - Personal Property	Yes	3	33,605.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		263,481.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		279,819.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,239.51
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,550.00
Total Number of Sheets of ALL Schedu	ules	21			
	T	otal Assets	233,605.00		
			Total Liabilities	543,300.08	

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 9 of 49

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Earlis McGee,		Case No.		
	May E. Jones-McGee				
_		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	5,239.51
Average Expenses (from Schedule J, Line 18)	5,550.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	7,258.00

### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		43,086.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		279,819.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		322,905.08

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 10 of 49

B6A (Official Form 6A) (12/07)

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

1513 St. Charles Rd. Maywood, IL 60153 In foreclosure, sale	J	200,000.00	232,000.00
Description and Location of Property  Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

pending.

Sub-Total > 200,000.00 (Total of this page)

200,000.00 Total >

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 11 of 49

B6B (Official Form 6B) (12/07)

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	-	100.00
2.	Checking, savings or other financial	Checking accnt w/ Chase	-	300.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Savings accnt w/Chase	-	10.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit with Landlord Wilsa Delker - no surrender value	J	1,200.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous used household goods	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Miscellaneous books, tapes, CD's, etc.	J	100.00
6.	Wearing apparel.	Personal Used Clothing	-	500.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	H has Term life insurance paid for by his employe no surrender value	r- J	0.00
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > 3,210.00 (Total of this page)

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 12 of 49

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Earlis McGee,	Case No.
	May F. Jones-McGee	

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Н	has pension with municipal employer	J	10,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 10,000.00
			(To	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 13 of 49

B6B (Official Form 6B) (12/07) - Cont.

In re	Earlis McGee,
	May F. Jones-McGee

Case No.	
Cube 110.	

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2	004 Oldsmobile Alero with approx 60,000miles	-	8,205.00
	other vehicles and accessories.	20	006 Pontiac Grand Prix with Approx 39,000 miles	J	12,190.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

20,395.00

Total >

33,605.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 14 of 49

B6C (Official Form 6C) (12/07)

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, Checking accnt w/ Chase	Certificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Savings accnt w/Chase	735 ILCS 5/12-1001(b)	10.00	10.00
Security Deposits with Utilities, Landlords, and Or Security Deposit with Landlord Wilsa Delker - no surrender value	thers 735 ILCS 5/12-1001(b)	1,200.00	1,200.00
<u>Household Goods and Furnishings</u> Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
<u>Books, Pictures and Other Art Objects; Collectible</u> Miscellaneous books, tapes, CD's, etc.	es 735 ILCS 5/12-1001(b)	100.00	100.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(b)	500.00	500.00
Interests in Insurance Policies H has Term life insurance paid for by his employer - no surrender value	215 ILCS 5/238	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension H has pension with municipal employer	or Profit Sharing Plans 735 ILCS 5/12-704	100%	10,000.00

Total: 13,210.00 13,210.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 15 of 49 Document

B6D (Official Form 6D) (12/07)

In re	Earlis McGee,
	May E. Jones-McGee

Case No.
----------

**Debtors** 

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	L I Q	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx8831  American General Finan 3119 N Lincoln Ave Chicago, IL 60657		н	Opened 5/01/07 Last Active 9/11/08  Purchase Money Security Interest  2004 Oldsmobile Alero with approx 60,000miles		ED			
A	╀	$\vdash$	Value \$ 8,205.00	_			12,200.00	3,995.00
Account No.  HFC P.O. BOX 1878 CAROL STREAM, IL 60128		J	First Mortgage  1513 St. Charles Rd. Maywood, IL 60153 In foreclosure, sale pending.					
			Value \$ 200,000.00				232,000.00	32,000.00
Account No. xxxxxxxxxx4615  Hsbc / Aib 6602 Convoy Court San Diego, CA 92111		J	Opened 10/01/07 Last Active 9/18/08  Purchase Money Security Interest  2006 Pontiac Grand Prix with Approx 39,000 miles					
			Value \$ 12,190.00				19,281.00	7,091.00
Account No.	_		Value \$					
continuation sheets attached		•	S (Total of t	his			263,481.00	43,086.00
	Total (Report on Summary of Schedules) 263,481.00 43,086.00							

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 16 of 49

B6E (Official Form 6E) (12/07)

·		
In re	Earlis McGee,	Case No
	May E. Jones-McGee	
-		Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 17 of 49

B6F (Official Form 6F) (12/07)

In re	Earlis McGee, May E. Jones-McGee		Case No.	
		Debtors	- <b>,</b>	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Нι	usband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND	ONTINGEN	LIQUI	DISPUTED	AMOUNT OF CLAIM
Account No. xxx-xx3586			Payday loan		D A T E D		
AAA Check Mate 7756 W Madison River Forest, IL 60305		J			D		2,137.64
Account No. xxxx590-1			Groceries	+	+	<u> </u>	2,101.04
Albertsons 2502 Waukegan Road Glenview, IL		J					
							86.00
Account No. xxxxxxxx2948  Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850		н	Opened 6/01/07 Last Active 5/21/08 CreditCard				
A 7700			11026.	$\perp$			1,277.00
Account No. xxx-xxx-xxxx-7728  AT&T P.O. Box 8100 Aurora, IL 60507		J	Utility				176.00
8 continuation sheets attached	•		(Total o	Sub f this			3,676.64

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 18 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	Ų	Þ		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		D I S P UT E D		AMOUNT OF CLAIM
Account No. 331			Debt	'	E			
Bumble Bee Lawn Care P.O. Box 607 Bolingbrook, IL 60440		J			D			220.00
Account No. xxxxxxxx4890	T	T	Opened 4/01/05 Last Active 5/06/08	T	T	T	Ť	
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					1,089.00
Account No. xxxxxxx4287	┢	┢	Opened 5/01/04 Last Active 4/05/08	+	╁	╀	+	
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					991.00
Account No. xxx8852			Medical Bill		T	T	T	
CENTRAL DUPAGE HOSPITAL 25 WINFIELD ROAD WINFIELD, IL 60190-1295		J						13.00
Account No. xxxxxxxxxxxxxxx5842	T	t	NSF	T	T	t	$\dagger$	
Chase Bank 340 S. Cleveland Ave BLDG 370 Westerville, OH 43081		J						568.00
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of	_	_		Sub	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	this	pas	ge)		2,881.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 19 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

					—			
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P		
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCURRED AND	CONT	UNLI	S		
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q	Ü T	1	OUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N	1	E	AWI	OUNT OF CLAIM
· ·	R	L			D A T	٦	<u> </u>	
Account No. xx3360			Paper	Т	E			
la				$\vdash$	۳	┢	1	
Chicago Sun Times		J						
8644 Innovation Way								
Chicago, IL 60682								
								7.00
	_			igspace	L		↓	7.00
Account No. xxxxxxxxxxx7550			Opened 5/01/07 Last Active 4/10/08					
L			ChargeAccount					
Citibank Usa		Н						
Attn.: Centralized Bankruptcy		"						
Po Box 20507 Kansas City, MO 64195								
Kansas City, MO 64195								705.00
					L			705.00
Account No. xxxx-xx-xxx7196			Utility					
Comcast		١.						
P.O. Box 3001		J						
Southeastern, PA 19398-3001								
								422.00
					L			133.00
Account No. xxxxxx7032			Utility Bills					
loouen								
COMED		J						
BIL PAYMENT CENTER Chicago, IL 60668-0001		"						
Cilicago, in 00000-0001								
								792.00
	╀	$\vdash$		$\vdash$	$\vdash$	┡	₩	. 02.00
Account No. xxxx9651	-		Collections			1		
DirectTV						1		
DirectTV		J				1		
P.O. Box 78626 Phoenix, AZ 85062								
106111X, AZ 0300Z						1		
						1		332.00
					L	L	—	332.00
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of				Subt				1,969.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)		1,505.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 20 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Č	U	ļ	ЭΪ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q			AMOUNT OF CLAIM
Account No. <b>x9623</b>			Medical Bills	'	E			
Drs Miller, Pearlman, & Klenetsky 1126 Westgate Ave Oak Park, IL 60301-1008		J			В			76.00
Account No. xxTRxxx2062			Fines/Traffic		Γ		1	
DuPage County/Oakbrook Terrace 4000 Saratoga Ave Downers Grove, IL 60515		J						470.00
				$\perp$	L			470.00
Account No. xxx xx8021  Dupage Emergency Phy. 609 Academy Dr. Northbrook, IL 60062		J	Medical Bill					23.00
Account No. xxx-xx1092  Genesis Financial Services 505 N. LaSalle Street Chicago, IL 60610	-	J	Payday loan					0.00
Account No. GVxxxxxx1956  Gevalia Kaffe P.O. Box 6264 Dover, DE 19905		J	Collections					63.00
Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of		_	1	Subt	tota	⊥ al	+	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				, [	632.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 21 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q U	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx9354			Medical Services	<b>∃</b> ₹	A T E D		
Good Samaritan Hospital PO Box 93548 Chicago, IL 60673		J					
Account No. xxxx1472			Opened 10/01/07 Last Active 9/01/08		-	<u> </u>	493.00
Hfc - Usa Po Box 1547 Chesapeake, VA 23327		J	ConventionalRealEstateMortgage 1513 St. Charles Rd				
							257,330.00
Account No. xxxx-xxxx-2308  Home Depot Credit Services Processing Center Des Moines, IA 50364		J	Credit Card				
							558.00
Account No. xxxxxxxxxxxx0417  Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		н	Opened 5/01/04 Last Active 5/31/08 CreditCard				984.00
Account No. xxxxxxxx0233			Opened 7/01/06 Last Active 5/30/08				20.000
Hsbc Bank		J	CreditCard				
				C. 1			872.00
Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			260,237.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 22 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No. ICxxxx92-00	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.  Payday loan	CONTINGENT	LLQULDAH	DISPUTED	AMOUNT OF CLAIM
INSTA CASH, INC 8832 SOUTH CICERO AVE. Oak Lawn, IL 60453		J			ED		2,195.00
Account No. xxxxxxxxxxx6161  JPMorgan Chase Bank, N.A. Illinois PO Box 260180 Baton Rouge, LA 70826		J	Checking account				383.00
Account No. xxxx3374  Micro Center P.o. Box 659704 San Antonio, TX 78265-9704		J	Collection				210.00
Account No. 79ZMMO  Nicor Advanced Energy P.O. Box 30093  Lansing, MI 48909-7593		J	Collections				411.00
Account No. xx5029  Nicor Advanced Energy P.O. Box 30093 Lansing, MI 48909-7593		J	Collections				8.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Subt			3,207.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 23 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

	С	Hu	sband, Wife, Joint, or Community	Тс	Ιυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLEGEN	$I \cap$	DISPUTED	AMOUNT OF CLAIM
Account No. xx0978			Opened 1/24/08 Last Active 7/21/08	٦т	T E D		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture				229.00
Account No. xxxxxxx9200			Opened 5/01/00 Last Active 10/01/00	+			
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		J	Agriculture				0.00
Account No. Nxxxxx8791	t		HOSPITAL BILL	$\dagger$			
Norwegian American Hospital 1044 N. Francisco Chicago, IL		J					698,00
Account No. CLxx-xxxxx0010	-		Collections	+			
Payday Loan Store of Illinois 1900 E. Roosevelt Rd Broadview, IL 60155		J					1,238.00
Account No. CLxx-xxxxx0009			Collections	+	$\dagger$	$\vdash$	
Payday Loan Store of Illinois 1900 E. Roosevelt Broadview, IL 60155		J					1,238.00
					L	<u>_</u>	1,238.00
Sheet no. <b>6</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			3,403.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 24 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

CDEDITORIS MAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QUI D	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx1245			Opened 1/26/06 Last Active 8/12/08	7	TE		
Rogers & Hol Po Box 879 Matteson, IL 60443		J	ChargeAccount		D		161.00
Account No. hxxxx9234	t		Medical		t		
Rush Oak Hospital 520 South Maple Avenue Oak Park, IL 60304		J					
							328.00
Account No. xxxxxxxx3308  Rush University Medical Center P.O. Box 73952 Chicago, IL 60690	-	J	6/07 Medical Bills				364.00
Account No. xxxxxxxx3-307			Collections	$\perp$	t		
Scholastic 2931 East Mccarty Street Jefferson City, MO 65101		J					85.00
Account No.	$\vdash$		Collection	+	+		33.00
Sir Finance Corporation 6140 N. Lincoln Avenue Chicago, IL 60659		J					0.00
Sheet no. <b>7</b> of <b>8</b> sheets attached to Schedule of	<u></u>			Sub	tot:	<u>L</u> al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				938.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Page 25 of 49 Document

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Earlis McGee,	Case No.
	May E. Jones-McGee	

	16	111	ah and Mills Islant as Osmaninity	T	1	Г	
CREDITOR'S NAME,	ŏ		sband, Wife, Joint, or Community	- 6	N	Ιį	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xx5032			Lawn Care	] ⊤	ΙE		
TRU-GREEN CHEM LAWN POB 1589 Bridgeview, IL 60455-0589		J			D		110.00
Account No. xxxxxxxx11-05			Utility	$\top$			
VILLAGE OF MAYWOOD 80 WEST MADISON Maywood, IL 60153	=	J					792.00
	_			丄			7 32.00
Account No. xxxxxxxxxxxx3111			NSF				
Washington Mutual Bank P.O. Box 201079 Stockton, CA 95290		J					
							971.00
Account No. xxx-xxx455-1	╁	H	Bank account	╁	╁	$\vdash$	
Washington Mutual Bank 19850 Plummer Street #1 Chatsworth, CA 91311-5652	-	J	Sum assum				400044
				L			1,002.44
Account No.							
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Sub			2,875.44
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	2,073.44
			(Report on Summary of So		Γota dule		279,819.08

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 26 of 49

B6G (Official Form 6G) (12/07)

In re	Earlis McGee,	Case No.
	May F Jones-McGee	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 27 of 49

B6H (Official Form 6H) (12/07)

In re	Earlis McGee,	Case No
	May F. Jones-McGee	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 28 of 49

**B6I (Official Form 6I) (12/07)** 

	Earlis McGee			
In re	May E. Jones-McGee		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	S OF DEBTOR AND SP	POUSE		
RELATIONSHIP(S):  Son Daughter		AGE(S): 11 6			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Carrier				
Name of Employer	US Postal Service	Unemployed			
How long employed	14 years				
Address of Employer	3635 N. Lincoln Chicago, IL 60657				
	age or projected monthly income at time case filed) ry, and commissions (Prorate if not paid monthly)	\$ \$_	DEBTOR 5,577.95 0.00	\$ \$	SPOUSE 0.00 0.00
3. SUBTOTAL		\$	5,577.95	\$	0.00
<ul> <li>4. LESS PAYROLL DEDUC</li> <li>a. Payroll taxes and soci</li> <li>b. Insurance</li> <li>c. Union dues</li> <li>d. Other (Specify):</li> </ul>		\$ \$ \$ \$ \$	1,226.01 260.00 455.00 34.17 0.00	\$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	1,975.18	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	3,602.77	\$	0.00
<ul><li>7. Regular income from opera</li><li>8. Income from real property</li><li>9. Interest and dividends</li></ul>	ation of business or profession or farm (Attach detailed sta	s	0.00 0.00 0.00	\$ \$ \$	0.00 0.00 0.00
dependents listed above 11. Social security or government		se or that of	0.00	\$	0.00
(Specify): Unemplo	oyment Benefits	\$	0.00	\$ \$	1,636.74 0.00
12. Pension or retirement inco 13. Other monthly income	ome	\$	0.00	\$	0.00
(Specify):		\$ \$	0.00	\$ 	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$	0.00	\$_	1,636.74
15. AVERAGE MONTHLY	15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)			\$	1,636.74
16. COMBINED AVERAGE	ne 15)	\$	5,239	.51	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Entered 10/20/08 17:35:09 Desc Main Case 08-28171 Doc 1 Filed 10/20/08 Document Page 29 of 49

B6J (Official Form 6J) (12/07)

	Earlis McGee			
In re	May E. Jones-McGee		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,200.00
a. Are real estate taxes included? Yes No _X_	' <del></del>	· ·
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	450.00
b. Water and sewer	\$	0.00
c. Telephone	\$	160.00
d. Other See Detailed Expense Attachment	\$	330.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	600.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	120.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	10.00 40.00
<ul><li>10. Charitable contributions</li><li>11. Insurance (not deducted from wages or included in home mortgage payments)</li></ul>	\$	40.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	Φ	0.00
d. Auto	\$	140.00
e. Other	\$ ———	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	
plan)		
a. Auto	\$	440.00
b. Other W Car payment	\$	475.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$	735.00
10 AVED ACE MONTHLY EVDENGES /T. (.11' 1.17 D 1	Φ.	5,550.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable on the Statistical Summary of Contain Lightlities and Bolated Data)	\$	5,550.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
following the fining of this document.		
20. STATEMENT OF MONTHLY NET INCOME	_	
	¢	5,239.51
<ul><li>a. Average monthly income from Line 15 of Schedule I</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$ \$	5,550.00
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	\$	-310.49
v. 1.2011111, 1100 He office (w. Hillian of)	Ψ	J . J . 10

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 30 of 49

B6J (Official Form 6J) (12/07)

Earlis McGee

In re	May E. Jones-McGee	Case No.	

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment

### **Other Utility Expenditures:**

Cell (2 phones)	\$ 200.00
Cable	\$ 130.00
Total Other Utility Expenditures	\$ 330.00

### **Other Expenditures:**

Personal grooming, haircuts	\$	100.00
Routine Auto Mainenance	\$	70.00
Postage / Banking	<u> </u>	15.00
Baby-sitting Childcare	\$	500.00
Books, School Supplies	\$	50.00
Total Other Expenditures	\$	735.00

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 31 of 49

B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Earlis McGee May E. Jones-McGee		Case No.	
		Debtor(s)	Chapter	7
			•	

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

	DECLARATION UI	NDER PENALTY (	OF PERJURY BY INDIVIDUAL DEBTOR
		• •	ad the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	October 20, 2008	Signature	/s/ Earlis McGee Earlis McGee Debtor
Date	October 20, 2008	Signature	/s/ May E. Jones-McGee May E. Jones-McGee Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 32 of 49

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

	Earlis McGee				
In re	May E. Jones-McGee		Case No.		
		Debtor(s)	Chapter	7	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint

petition is filed, unless the spouses are separated and a joint petition is not filed.)

COLIDCE

AMOUNI	SOURCE
\$24,575.00	W Employment income- Estimated 2006
\$12,369.00	W Employment income- Estimated 2007
\$16,375.23	W Employment income- Estimated 2008 (YTD through 10/16/08)
\$58,390.00	H Employment income - Estimated 2006
\$59,193.00	H Employment income - Estimated 2007
\$48,946.77	H Employment income - Estimated 2008 (YTD through 10/3/08)

AMOUNT

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,646.00 W SSI Unemployment Estimated 2008 (YTD through 10/3/08)

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

### 3

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Hfc - Usa Po Box 1547 Chesapeake, VA 23327 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY ConventionalRealEstateMortgage 1513 St. Charles Rd

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF CUSTODIAN

C

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION UNCF RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT \$40/MONTH

Debtor will provide.

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Law Offices of Ernesto D. Borges 105 W. Madison, Suite 2300 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2008 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
None other than as stated on
2016(b).

4

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY LOCATION OF PROPERTY

DATES OF OCCUPANCY

5

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1513 St. Charles Maywood IL NAME USED
Same

ne -1/26/2008

### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

■ Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS ENI

BEGINNING AND ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

NAME

None

ADDRESS

DATES SERVICES RENDERED

of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 38 of 49

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . With drawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

# Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 39 of 49

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	October 20, 2008	Signature	/s/ Earlis McGee	
			Earlis McGee	
			Debtor	
Date	October 20, 2008	Signature	/s/ May E. Jones-McGee	
			May E. Jones-McGee	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 40 of 49

Form 8 (10/05)

### **United States Bankruptcy Court** Northern District of Illinois

Earlis McGee In re May E. Jones-McGee			Case No.				
•	Debto	r(s)	Chapter	7			
CHAPTER 7 IN	DIVIDUAL DEBTOR'S	STATEME	NT OF INT	TENTION			
I have filed a schedule of assets and li	abilities which includes debts secu	red by property o	f the estate.				
☐ I have filed a schedule of executory co	ontracts and unexpired leases which	h includes person	al property subj	ect to an unexpire	ed lease.		
I intend to do the following with response	ntend to do the following with respect to property of the estate which secures those debts or is subject to a lease:						
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)		
2004 Oldsmobile Alero with approx 60,000miles	American General Finan	Burrendered	as exempt	11 C.S.C. § 722	X		
2006 Pontiac Grand Prix with Approx 39,000 miles	Hsbc / Aib				Х		
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t				
-NONE-							
Date October 20, 2008		arlis McGee s McGee or					
Date October 20, 2008		ay E. Jones-McGe					

Joint Debtor

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 41 of 49
United States Bankruptcy Court
Northern District of Illinois

In re	Earlis McGe May E. Jone				Case N	O.	
				Debtor(s)	Chapte	r <b>7</b>	
	D	ISCLOSURE (	OF COMPENS	ATION OF ATTOR	NEY FOR	DEBTOR(S)	
c	ompensation paid	d to me within one ye	ear before the filing o	2016(b), I certify that I am of the petition in bankruptcy, in connection with the bank	or agreed to be	paid to me, for service	
	For legal serv	vices, I have agreed to	accept		\$	1,200.00	
	Prior to the f	iling of this statement	I have received		\$	1,200.00	
	Balance Due				\$	0.00	
2. \$	<b>299.00</b> of	the filing fee has been	n paid.				
3. 1	The source of the	compensation paid to	me was:				
		Debtor		Other (specify):			
4. Т	The source of con	npensation to be paid	to me is:				
		Debtor		Other (specify):			
a b c d	n return for the all. Analysis of the control of th	bove-disclosed fee, I be debtor's financial sit difling of any petition of the debtor at the mons as needed lations with secure that on agreements D(A) for avoidance the debtor(s), the absentation of the deler adversary process.	have agreed to render tuation, and rendering on, schedules, stateme meeting of creditors and d creditors to redu- and applications of liens on house tove-disclosed fee doo tors in any discha	es of the people sharing in the legal service for all aspects advice to the debtor in determ of affairs and plan which and confirmation hearing, and the legal to market value; exercise needed; preparation also hold goods.  The service of the people sharing in the legal service of t	of the bankruptormining whether may be required any adjourned mption planniand filing of nearly service:	y case, including: to file a petition in ba hearings thereof; ng; preparation and notions pursuant to	d filling of 11 USC ay actions or
	аррсан	9.	C	ERTIFICATION			
	certify that the fo			reement or arrangement for p	payment to me fo	or representation of the	debtor(s) in
Dated	: October 20	, 2008		Is/ Ernesto D. Borges The Law Offices of 105 West Madison 23rd Floor Chicago, IL 60602 312/853-0200 Fax notice@bill-buster	s, Jr. f Ernesto D, E		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-28171 Doc 1 Filed 10/20/08 Entered 10/20/08 17:35:09 Desc Main Document Page 43 of 49

#### B 201 (04/09/06)

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Ernesto D. Borges, Jr.	X /s/ Ernesto D. Borges, Jr.	October 20, 2008				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
105 West Madison						
23rd Floor						
Chicago, IL 60602						
312/853-0200						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Earlis McGee	X /s/ Earlis McGee	October 20, 2009				
May E. Jones-McGee		October 20, 2008				
Printed Name of Debtor	Signature of Debtor	Date				
Case No. (if known)	X /s/ May E. Jones-McGee	October 20, 2008				
	Signature of Joint Debtor (if any)	Date				

### **United States Bankruptcy Court** Northern District of Illinois

In re	Earlis McGee May E. Jones-McGee		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR	MATRIX	
		Number o	of Creditors:	55
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to the	e best of my
Date:	October 20, 2008	/s/ Earlis McGee		
		Earlis McGee		
		Signature of Debtor		
Date:	October 20, 2008	/s/ May E. Jones-McGee		
		May E. Jones-McGee		
		Signature of Debtor		

AAA Check Mate 7756 W Madison River Forest, IL 60305

Albertsons 2502 Waukegan Road Glenview, IL

Allied Interstate P.O. Box 361503 Columbus, OH 43236

American General Finan 3119 N Lincoln Ave Chicago, IL 60657

Applied Card Bank Attention: General Inquiries Po Box 17125 Wilmington, DE 19850

AT&T P.O. Box 8100 Aurora, IL 60507

Bumble Bee Lawn Care P.O. Box 607 Bolingbrook, IL 60440

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

CENTRAL DUPAGE HOSPITAL 25 WINFIELD ROAD WINFIELD, IL 60190-1295

Chase Bank 340 S. Cleveland Ave BLDG 370 Westerville, OH 43081

Chicago Sun Times 8644 Innovation Way Chicago, IL 60682 Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citicorp Credit Services, Inc. (USA PO BOX 39308 Solon, OH 44139

Comcast P.O. Box 3001 Southeastern, PA 19398-3001

COMED
BIL PAYMENT CENTER
Chicago, IL 60668-0001

Commercial Check Control 7250 Beverly Blvd, Ste.200 Los Angeles, CA 90036-2560

Computer Credit Inc Claim Dept 009500 640 West Fourth Street Winston Salem, NC 27113

DirectTV P.O. Box 78626 Phoenix, AZ 85062

Drs Miller, Pearlman, & Klenetsky 1126 Westgate Ave Oak Park, IL 60301-1008

DuPage County/Oakbrook Terrace 4000 Saratoga Ave Downers Grove, IL 60515

Dupage Emergency Phy. 609 Academy Dr. Northbrook, IL 60062

Echelon Recovery, Inc PO Box 1880 Voorhees, NJ 08043 ER Solutions 500 SW 7th St., A100 Renton, WA 98057

Friedman & Wexler, LLC. 500 W. Madison Street Suite 2910 Chicago, IL 60661

Gary A Smiley 4741 N Western Chicago, IL 60625

Genesis Financial Services 505 N. LaSalle Street Chicago, IL 60610

Gevalia Kaffe P.O. Box 6264 Dover, DE 19905

Good Samaritan Hospital PO Box 93548 Chicago, IL 60673

Goodwin & Bryan, LLP P.O. Box 221406 Beachwood, OH 44122

HFC P.O. BOX 1878 CAROL STREAM, IL 60128

Hfc - Usa Po Box 1547 Chesapeake, VA 23327

Home Depot Credit Services Processing Center Des Moines, IA 50364

Hsbc / Aib 6602 Convoy Court San Diego, CA 92111 Hsbc Bank

INSTA CASH, INC 8832 SOUTH CICERO AVE. Oak Lawn, IL 60453

JPMorgan Chase Bank, N.A. Illinois PO Box 260180 Baton Rouge, LA 70826

Medical Recovery Specialists Inc. 2250 E. Devon Avenue Suite 352 Des Plaines, IL 60018-4519

Micro Center P.o. Box 659704 San Antonio, TX 78265-9704

MRSI 2250 S. Devon Ave Des Plaines, IL 60018

NATIONWIDE CREDIT & COLLECTION MUNICIPAL DIVISION P.O. BOX 3159 OAKBROOK, IL 60522-3159

Nicor Advanced Energy P.O. Box 30093 Lansing, MI 48909-7593

Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Norwegian American Hospital 1044 N. Francisco Chicago, IL

NSA P.O. Box 8904 Westbury, NY 11590 Payday Loan Store of Illinois 1900 E. Roosevelt Broadview, IL 60155

Pekay & Blitstein 77 W. Washington Suite 719 Chicago, IL 60602

Rogers & Hol Po Box 879 Matteson, IL 60443

Rush Oak Hospital 520 South Maple Avenue Oak Park, IL 60304

Rush University Medical Center P.O. Box 73952 Chicago, IL 60690

Scholastic 2931 East Mccarty Street Jefferson City, MO 65101

Sir Finance Corporation 6140 N. Lincoln Avenue Chicago, IL 60659

TRU-GREEN CHEM LAWN POB 1589 Bridgeview, IL 60455-0589

VILLAGE OF MAYWOOD 80 WEST MADISON Maywood, IL 60153

Washington Mutual Bank P.O. Box 201079 Stockton, CA 95290

Washington Mutual Bank 19850 Plummer Street #1 Chatsworth, CA 91311-5652